



FIG. 1  
C/0013448/HP 80

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Method for processing payment requests from a plurality of data communications devices

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Provide a plurality of adapter modules, each adapter module configured to interface with one or more of the communications devices via a selected communications channel

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Receive payment requests from the data communications devices at the adapter modules via communications channels

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Identify financial institutions associated with merchant identification codes, each financial institution having an associated data processing system for processing payment requests

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Interface with the data processing systems of financial institutions consistent with payment protocols associated with financial institutions

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Process payment at identified financial institution

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Transmit from adapter module via the selected communications channel a payment request status

END

FIG. 2